

What is claimed is:

1. An electronic settlement apparatus comprising memory for storing first point data representing points given to a first user onto a storage area of said memory and a processor, wherein said processor obtains, from an outer section, transferor specification data that specifies said first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user; updates said first point data stored in said memory in such a way that the points given to said first user specified by said obtained transferor specification data are reduced by an amount corresponding to the points shown by said obtained transfer amount data; generates second point data representing that the points shown by said obtained transfer amount data are given to said second user and invalidation data representing that the points shown by the corresponding second point data are prohibited from being transferred so as to store the corresponding second point data and the corresponding invalidation data onto the storage area of said memory to be associated with each other; generates validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and changes or erases said invalidation data when said validation data supplied to the outer section is supplied to the processor, whereby canceling the prohibition of the transfer of points shown by said invalidation data.
2. The electronic settlement apparatus according to claim 1, wherein said processor generates and outputs inquiry data and stores the corresponding inquiry data onto the storage area of said memory to be associated with said second point data, said invalidation data, said first user, and said second user; and supplies at least some of said second point data associated with the corresponding inquiry data, said invalidation data, said data representing said first user and said data representing said second data to the supply source of the corresponding inquiry data when said inquiry data is supplied to said processor.
3. The electronic settlement apparatus according to claim 2, wherein when said inquiry data and cancellation data representing the cancellation of the transfer of points

shown by said second point data are supplied to said processor, said processor changes or erases said invalidation data associated with said inquiry data in response to said cancellation data, and updates said first point data in such a way that the points given to the first user specified by said transferor specification data are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points.

4. The electronic settlement apparatus according to claim 1, wherein said transferee specification data represents e-mail address for said second user, and said processor transmits e-mail including transfer notification data representing that said second user receives the transfer of points with respect to the e-mail address shown by said transferee specification data.

5. The electronic settlement apparatus according to claim 1, wherein said memory stores said second point data to be associated with second identification data that identifies said second user, said transfer notification data includes said second identification data, said processor maintains the prohibition of the transfer of points shown by the second point data associated with said second identification data regardless of whether or not said validation data is supplied to said processor until said second identification data is supplied to said processor from the outer section.

6. The electronic settlement apparatus according to claim 5, wherein when said second identification data and transferee cancellation data representing the cancellation of reception of points shown by said second point data are supplied to said processor, said processor changes or erases said invalidation data in response to the corresponding transferee cancellation data and updates said first point data in such a way that the points given to the first user specified by said transferor specification data are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points.

7. The electronic settlement apparatus according to claim 4, wherein said processor generates data representing a web page for confirming that said second user

transfers the points, and outputs data representing the corresponding web page to browse the corresponding web page when URL (Uniform Resource Locator) that specifies the corresponding web page is supplied from the outer section, said transfer notification data includes URL that specifies said web page, and said processor maintains the prohibition of the transfer of points shown by the second point data associated with said second identification data regardless of whether or not said validation data is supplied to said processor until the data representing said web page is output to the outer section.

8. An electronic settlement apparatus comprising memory for storing first point data representing points given to a first user onto a storage area of said memory and a processor, wherein when an instruction to request generation of inquiry data is supplied from an outer section, said processor generates said inquiry data in response to the corresponding instruction, outputs said generated inquiry data, and stores the corresponding inquiry data onto a storage area of said memory; when authentication data and said inquiry data are supplied from the outer section, said processor authenticates an output destination of said inquiry data as a second user based on the corresponding authentication data, and when success of authentication is attained, said processor generates reception confirmation data representing that the corresponding second user has intension to receive the points from said first user so as to store said reception confirmation data onto the storage area of said memory; said processor obtains, from an outer section, transferor specification data that specifies said first user, said inquiry data, and transfer amount data representing points to be transferred to said second user from said first user; said processor determines whether or not said reception confirmation data is stored; when it is determined that said reception confirmation data is stored, said processor updates said first point data stored in said memory in such a way that the points given to said first user specified by said transferor specification data obtained from the outer section are reduced by an amount corresponding to the points shown by said obtained transfer amount data; when it is determined that said reception confirmation data is stored, said processor generates second point data representing that the points shown by said transfer amount data obtained from the outer section are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred so as to store the corresponding second point data and

the corresponding invalidation data onto the storage area of said memory to be associated with said inquiry data; said processor generates validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and when said validation data supplied to the outer section is supplied to said processor, said processor changes or erases said invalidation data, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

9. The electronic settlement apparatus according to claim 8, wherein when said inquiry data and cancellation data representing the cancellation of the transfer of points shown by said second point data are supplied to said processor, said processor changes or erases said invalidation data associated with said inquiry data in response to said cancellation data, and updates said first point data in such a way that the points given to the first user specified by said transferor specification data are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points.

10. The electronic settlement apparatus according to claim 8, wherein said transferee specification data represents e-mail address for said second user, and said processor transmits e-mail including transfer notification data representing that said second user receives the transfer of points with respect to the e-mail address shown by said transferee specification data.

11. The electronic settlement apparatus according to claim 10, wherein said memory stores said second point data to be associated with second identification data that identifies said second user, said transfer notification data includes said second identification data, said processor maintains the prohibition of the transfer of points shown by the second point data associated with said second identification data regardless of whether or not said validation data is supplied to said processor until said second identification data is supplied to said processor from the outer section.

12. The electronic settlement apparatus according to claim 11, wherein when said

second identification data and transferee cancellation data representing the cancellation of reception of points shown by said second point data are supplied to said processor, said processor changes or erases said invalidation data in response to the corresponding transferee cancellation data and updates said first point data in such a way that the points given to the first user specified by said transferor specification data are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points.

13. The electronic settlement apparatus according to claim 10, wherein said processor generates data representing a web page for confirming that said second user transfers the points, and outputs data representing the corresponding web page to browse the corresponding web page when URL (Uniform Resource Locator) that specifies the corresponding web page is supplied from the outer section, said transfer notification data includes URL that specifies said web page, and said processor maintains the prohibition of the transfer of points shown by the second point data associated with said second identification data regardless of whether or not said validation data is supplied to said processor until the data representing said web page is output to the outer section.

14. An electronic settlement apparatus comprising memory for storing first point data representing points given to a first user onto a storage area of said memory and a processor, wherein when transfer amount data representing points, which a second user receives from said first user, and an instruction to request generation of inquiry data are supplied from an outer section, said processor generates said inquiry data in response to the corresponding instruction, outputs said generated inquiry data, and stores the corresponding inquiry data and said transfer amount data onto a storage area of said memory to be associated with each other; when authentication data and said inquiry data are supplied from the outer section, said processor authenticates an output destination of said inquiry data as a second user based on the corresponding authentication data, and when success of authentication is attained, said processor generates reception confirmation data representing that the corresponding second user has intension to receive the points from said first user so as to store said reception confirmation data onto the storage area of said memory; said processor obtains transferor specification data that specifies said first

user and said inquiry data from an outer section; said processor determines whether or not said reception confirmation data is stored; when it is determined that said reception confirmation data is stored, said processor updates said first point data stored in said memory in such a way that the points given to said first user specified by said transferor specification data obtained from the outer section are reduced by an amount corresponding to the points shown by said transfer amount data associated with said inquiry data obtained from the outer section; when it is determined that said reception confirmation data is stored, said processor generates second point data representing that the points shown by said transfer amount data obtained from the outer section are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred so as to store the corresponding second point data and the corresponding invalidation data onto the storage area of said memory to be associated with said inquiry data; said processor generates validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and when said validation data supplied to the outer section is supplied to said processor, said processor changes or erases said invalidation data, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

15. The electronic settlement apparatus according to claim 14, wherein when said inquiry data and cancellation data representing the cancellation of the transfer of points shown by said second point data are supplied to said processor, said processor changes or erases said invalidation data associated with said inquiry data in response to said cancellation data, and updates said first point data in such a way that the points given to the first user specified by said transferor specification data are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points.

16. The electronic settlement apparatus according to claim 14, wherein said transferee specification data represents e-mail address for said second user, and said processor transmits e-mail including transfer notification data representing that said second user receives the transfer of points with respect to the e-mail address shown by said

transferee specification data.

17. The electronic settlement apparatus according to claim 16, wherein said memory stores said second point data to be associated with second identification data that identifies said second user, said transfer notification data includes said second identification data, said processor maintains the prohibition of the transfer of points shown by the second point data associated with said second identification data regardless of whether or not said validation data is supplied to said processor until said second identification data is supplied to said processor from the outer section.

18. The electronic settlement apparatus according to claim 17, wherein when said second identification data and transferee cancellation data representing the cancellation of reception of points shown by said second point data are supplied to said processor, said processor changes or erases said invalidation data in response to the corresponding transferee cancellation data and updates said first point data in such a way that the points given to the first user specified by said transferor specification data are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points.

19. The electronic settlement apparatus according to claim 16, wherein said processor generates data representing a web page for confirming that said second user transfers the points, and outputs data representing the corresponding web page to browse the corresponding web page when URL (Uniform Resource Locator) that specifies the corresponding web page is supplied from the outer section, said transfer notification data includes URL that specifies said web page, and said processor maintains the prohibition of the transfer of points shown by the second point data associated with said second identification data regardless of whether or not said validation data is supplied to said processor until the data representing said web page is output to the outer section.

20. An electronic settlement apparatus comprising memory for storing first point data representing points given to a first user onto a storage area of said memory and a processor, wherein said processor obtains, from an outer section, transferor specification

data that specifies said first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user; updates said first point data stored in said memory in such a way that the points given to said first user specified by said obtained transferor specification data are reduced by an amount corresponding to the points shown by said obtained transfer amount data; generates second point data representing that the points shown by said obtained transfer amount data are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred so as to store the corresponding second point data and the corresponding invalidation data onto the storage area of said memory to be associated with each other; when authentication data for authenticating said first user and a validation instruction that requests to cancel the prohibition of transfer of points shown by second point data associated with said invalidation data are supplied to said processor, said processor authenticates said first user based on the corresponding authentication data, and when success of authentication is attained, said processor changes or erases said invalidation data associated with said second user, who is the partner to whom the corresponding first user transfers points, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

21. The electronic settlement apparatus according to claim 16, wherein when an inquiry instruction and said authentication data are supplied to said processor, said processor authenticates the user based on the corresponding authentication data, and when success of authentication is attained, said processor supplies at least some of said second point data associated with the corresponding authenticated user, said invalidation data and data representing the partner, which is subjected to the transfer of points to/from the corresponding user, to the supply source of the corresponding inquiry data.

22. The electronic settlement apparatus according to claim 20, wherein when an said authentication data and cancellation data that represents the cancellation of the transfer of points shown by said second point data are supplied to said processor, said processor authenticates the first user based on the corresponding authentication data, and when success of authentication is attained, said processor changes or erases said

invalidation data associated with said second user, who is the partner to whom the corresponding first user transfers points, and updates said first point data stored in said memory in such a way that the points given to the first user are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points.

23. The electronic settlement apparatus according to claim 21, wherein when an said authentication data and cancellation data that represents the cancellation of the transfer of points shown by said second point data are supplied to said processor, said processor authenticates the second user based on the corresponding authentication data, and when success of authentication is attained, said processor changes or erases said invalidation data associated with the corresponding authenticated second user, and updates said first point data stored in said memory in such a way that the points given to the first user, who is the partner to whom the corresponding first user transfers points, are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points.

24. An electronic settlement method comprising the steps of:
storing first point data representing points given to a first user;
obtaining transferor specification data that specifies said first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user;
updating said first point data stored in said memory in such a way that the points given to said first user specified by said obtained transferor specification data are reduced by an amount corresponding to the points shown by said obtained transfer amount data;
generating second point data representing that the points shown by said obtained transfer amount data are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred;
generating validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and
changing or erasing said invalidation data when said validation data supplied to a

outer section is supplied from the outer section, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

25. An electronic settlement method comprising the steps of:

- storing first point data representing points given to a first user;
- obtaining, from an outer section, transferor specification data that specifies said first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user;
- updating said first point data stored in such a way that the points given to said first user specified by said obtained transferor specification data are reduced by an amount corresponding to the points shown by said obtained transfer amount data;
- generating second point data representing that the points shown by said obtained transfer amount data are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred so as to store the corresponding second point data and the corresponding invalidation data to be associated with each other; and
- changing or erasing, when authentication data for authenticating said first user and an validation instruction that requests to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data are supplied and said first user is authenticated based on the corresponding authentication data and success of authentication is attained, said invalidation data associated with said second user, who the partner to whom the corresponding authenticated user transfers the points, whereby canceling the prohibition of the transfer of points shown by the corresponding invalidation data.

26. An electronic settlement method comprising the steps of:

- storing first point data representing points given to a first user;
- generating and outputting, when an instruction to request generation of inquiry data is supplied from an outer section, said inquiry data in response to the corresponding instruction so as to store the corresponding inquiry data;
- generating and storing, when authentication data and said inquiry data are supplied

from the outer section and an output destination of said inquiry data is authenticated as a second user based on said authentication data and success of authentication is attained, reception confirmation data representing that the corresponding second user has intention to receive the points from said first user;

obtaining transferor specification data that specifies said first user, said inquiry data, and transfer amount data representing points to be transferred to said second user from said first user from the outer section;

updating said first point data stored in such a way that the points given to said first user specified by said transferor specification data obtained from the outer section are reduced by an amount corresponding to the points shown by said obtained transfer amount data when whether or not said reception confirmation data is stored and it is determined that said reception confirmation data is stored;

generating second point data representing that the points shown by said transfer amount data obtained from the outer section are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred when it is determined that said reception confirmation data is stored, so as to store the corresponding second point data and the corresponding invalidation data to be associated with said inquiry data;

generating validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and

changing or erasing said invalidation data when said validation data supplied to the outer section is supplied, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

27. An electronic settlement method comprising the steps of:

storing first point data representing points given to a first user;

generating and outputting, when transfer amount data representing points, which a second user receives from said first user, and an instruction to request generation of inquiry data are supplied from an outer section, said inquiry data in response to the corresponding instruction so as to store the corresponding inquiry data and said transfer amount data to be associated with each other;

generating and storing, when authentication data and said inquiry data are supplied from the outer section and an output destination of said inquiry data is authenticated as a second user based on said authentication data and success of authentication is attained, reception confirmation data representing that the corresponding second user has intention to receive the points from said first user;

obtaining transferor specification data that specifies said first user and said inquiry data from the outer section;

updating said first point data stored in such a way that the points given to said first user specified by said transferor specification data obtained from the outer section are reduced by an amount corresponding to the points shown by said obtained transfer amount data when whether or not said reception confirmation data is stored and it is determined that said reception confirmation data is stored;

generating second point data representing that the points shown by said transfer amount data obtained from the outer section are given to said second user and invalidation data representing that the points shown by the corresponding second point data are prohibited from being transferred when it is determined that said reception confirmation data is stored, so as to store the corresponding second point data and the corresponding invalidation data to be associated with said inquiry data;

generating validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and

changing or erasing said invalidation data when said validation data supplied to the outer section is supplied, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

28. A computer-readable storage medium having a computer-program recorded thereon, said computer-program causing a computer to function as memory for storing first point data representing points given to a first user onto a storage area of said memory, and a processor for:

obtaining, from an outer section, transferor specification data that specifies said first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user;

updating said first point data stored in such a way that the points given to said first user specified by said obtained transferor specification data are reduced by an amount corresponding to the points shown by said obtained transfer amount data;

generating second point data representing that the points shown by said obtained transfer amount data are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred so as to store the corresponding second point data and the corresponding invalidation data to be associated with each other;

generating validation data for canceling the prohibition of the transfer of points shown by said invalidation data; and

changing or erasing said invalidation data when said validation data supplied to the outer section is supplied to the processor, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

29. A computer-readable storage medium having a computer-program recorded thereon, said computer-program causing a computer to function as memory for storing first point data representing points given to a first user onto a storage area of said memory, and a processor for:

generating and outputting, when an instruction to request generation of inquiry data is supplied from an outer section, said inquiry data in response to the corresponding instruction so as to store the corresponding inquiry data onto the storage area of said memory;

generating, when authentication data and said inquiry data are supplied from the outer section and an output destination of said inquiry data is authenticated as a second user based on said authentication data and success of authentication is attained, reception confirmation data representing that the corresponding second user has intention to receive the points from said first user so as to store said generated reception confirmation data onto the storage area of said memory;

obtaining transferor specification data that specifies said first user, said inquiry data, and transfer amount data representing points to be transferred to said second user from said first user from the outer section;

updating said first point data stored by said memory in such a way that the points

given to said first user specified by said transferor specification data obtained from the outer section are reduced by an amount corresponding to the points shown by said obtained transfer amount data when whether or not said reception confirmation data is stored and it is determined that said reception confirmation data is stored;

generating second point data representing that the points shown by said transfer amount data obtained from the outer section are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred when it is determined that said reception confirmation data is stored, so as to store the corresponding second point data and the corresponding invalidation data onto the storage area of said memory to be associated with said inquiry data;

generating validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and

changing or erasing said invalidation data when said validation data supplied to the outer section is supplied to the processor, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

30. A computer-readable storage medium having a computer-program recorded thereon, said computer-program causing a computer to function as memory for storing first point data representing points given to a first user onto a storage area of said memory, and a processor for:

generating and outputting, when transfer amount data representing points, which a second user receives from said first user, and an instruction to request generation of inquiry data are supplied from an outer section, said inquiry data in response to the corresponding instruction so as to store the corresponding inquiry data and said transfer amount data onto the storage area of said memory to be associated with each other;

generating, when authentication data and said inquiry data are supplied from the outer section and an output destination of said inquiry data is authenticated as a second user based on said authentication data and success of authentication is attained, reception confirmation data representing that the corresponding second user has intention to receive the points from said first user so as to store said generated reception confirmation data onto the storage area of said memory;

obtaining transferor specification data that specifies said first user and said inquiry data from said first user from the outer section;

updating said first point data stored by said memory in such a way that the points given to said first user specified by said transferor specification data obtained from the outer section are reduced by an amount corresponding to the points shown by said transfer amount data associated with said inquiry data obtained from the outer section when whether or not said reception confirmation data is stored and it is determined that said reception confirmation data is stored;

generating second point data representing that the points shown by said transfer amount data obtained from the outer section are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred when it is determined that said reception confirmation data is stored, so as to store the corresponding second point data and the corresponding invalidation data onto the storage area of said memory to be associated with said inquiry data;

generating validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and

changing or erasing said invalidation data when said validation data supplied to the outer section is supplied to the processor, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

31. A computer-readable storage medium having a computer-program recorded thereon, said computer-program causing a computer to function as memory for storing first point data representing points given to a first user onto a storage area of said memory, and a processor for:

obtaining, from an outer section, transferor specification data that specifies said first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user;

updating said first point data stored in such a way that the points given to said first user specified by said obtained transferor specification data are reduced by an amount corresponding to the points shown by said obtained transfer amount data;

generating second point data representing that the points shown by said obtained

transfer amount data are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred so as to store the corresponding second point data and the corresponding invalidation data to be associated with each other; and

changing or erasing, when authentication data for authenticating said first user and an validation instruction that requests to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data are supplied to the processor and said first user is authenticated based on the corresponding authentication data and success of authentication is attained, said invalidation data associated with said second user, who the partner to whom the corresponding authenticated user transfers the points, whereby canceling the prohibition of the transfer of points shown by the corresponding invalidation data.

32. A computer data signal embedded in a carrier wave expressing a computer-program causing a computer to function as memory for storing first point data representing points given to a first user onto a storage area of said memory, and a processor for:

obtaining, from an outer section, transferor specification data that specifies said first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user;

updating said first point data stored in such a way that the points given to said first user specified by said obtained transferor specification data are reduced by an amount corresponding to the points shown by said obtained transfer amount data;

generating second point data representing that the points shown by said obtained transfer amount data are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred so as to store the corresponding second point data and the corresponding invalidation data to be associated with each other;

generating validation data for canceling the prohibition of the transfer of points shown by said invalidation data; and

changing or erasing said invalidation data when said validation data supplied to the outer section is supplied to the processor, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

33. A computer data signal embedded in a carrier wave expressing a computer-program causing a computer to function as memory for storing first point data representing points given to a first user onto a storage area of said memory, and a processor for:

generating and outputting, when an instruction to request generation of inquiry data is supplied from an outer section, said inquiry data in response to the corresponding instruction so as to store the corresponding inquiry data onto the storage area of said memory;

generating, when authentication data and said inquiry data are supplied from the outer section and an output destination of said inquiry data is authenticated as a second user based on said authentication data and success of authentication is attained, reception confirmation data representing that the corresponding second user has intention to receive the points from said first user so as to store said generated reception confirmation data onto the storage area of said memory;

obtaining transferor specification data that specifies said first user, said inquiry data, and transfer amount data representing points to be transferred to said second user from said first user from the outer section;

updating said first point data stored by said memory in such a way that the points given to said first user specified by said transferor specification data obtained from the outer section are reduced by an amount corresponding to the points shown by said obtained transfer amount data when whether or not said reception confirmation data is stored and it is determined that said reception confirmation data is stored;

generating second point data representing that the points shown by said transfer amount data obtained from the outer section are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred when it is determined that said reception confirmation data is stored, so as to store the corresponding second point data and the corresponding invalidation data onto the storage area of said memory to be associated with said inquiry data;

generating validation data to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and

changing or erasing said invalidation data when said validation data supplied to the

outer section is supplied to the processor, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

34. A computer data signal embedded in a carrier wave expressing a computer-program causing a computer to function as memory for storing first point data representing points given to a first user onto a storage area of said memory, and a processor for:

generating and outputting, when transfer amount data representing points, which a second user receives from said first user, and an instruction to request generation of inquiry data are supplied from an outer section, said inquiry data in response to the corresponding instruction so as to store the corresponding inquiry data and said transfer amount data onto the storage area of said memory to be associated with each other;

generating, when authentication data and said inquiry data are supplied from the outer section and an output destination of said inquiry data is authenticated as a second user based on said authentication data and success of authentication is attained, reception confirmation data representing that the corresponding second user has intention to receive the points from said first user so as to store said generated reception confirmation data onto the storage area of said memory;

obtaining transferor specification data that specifies said first user and said inquiry data from said first user from the outer section;

updating said first point data stored by said memory in such a way that the points given to said first user specified by said transferor specification data obtained from the outer section are reduced by an amount corresponding to the points shown by said transfer amount data associated with said inquiry data obtained from the outer section when whether or not said reception confirmation data is stored and it is determined that said reception confirmation data is stored;

generating second point data representing that the points shown by said transfer amount data obtained from the outer section are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred when it is determined that said reception confirmation data is stored, so as to store the corresponding second point data and the corresponding invalidation data onto the storage area of said memory to be associated with said inquiry data;

generating validation data to cancel the prohibition of the transfer of points shown by

the second point data associated with said invalidation data so as to supply said generated validation data to a supply source of said transferor specification data; and

changing or erasing said invalidation data when said validation data supplied to the outer section is supplied to the processor, whereby canceling the prohibition of the transfer of points shown by said invalidation data.

35. A computer data signal embedded in a carrier wave expressing a computer-program causing a computer to function as memory for storing first point data representing points given to a first user onto a storage area of said memory, and a processor for:

obtaining, from an outer section, transferor specification data that specifies said first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user;

updating said first point data stored in such a way that the points given to said first user specified by said obtained transferor specification data are reduced by an amount corresponding to the points shown by said obtained transfer amount data;

generating second point data representing that the points shown by said obtained transfer amount data are given to said second user and invalidation data representing that the points shown by the transfer amount data are prohibited from being transferred so as to store the corresponding second point data and the corresponding invalidation data to be associated with each other; and

changing or erasing, when authentication data for authenticating said first user and an validation instruction that requests to cancel the prohibition of the transfer of points shown by the second point data associated with said invalidation data are supplied to the processor and said first user is authenticated based on the corresponding authentication data and success of authentication is attained, said invalidation data associated with said second user, who the partner to whom the corresponding authenticated user transfers the points, whereby canceling the prohibition of the transfer of points shown by the corresponding invalidation data.